

As a below-named inventor, I hereby declare that:

My residence, post office address and citizenship are as stated below next to my name.

I believe I am the original, first and sole inventor (if only one name is listed below), or a joint inventor (if more than one name is listed below) of the subject matter which is claimed and for which a patent is sought on the invention claimed in the patent application entitled:

CREDIT MANAGEMENT FOR ELECTRONIC BROKERAGE SYSTEM

the specification of was filed on 18 Oct 1994 as United States Application Number or PCT International Application Number 08/324,843.

I hereby state that I have reviewed and understand the contents of the above-identified specification, including the claims, as amended by any amendment referred to above. I acknowledge the duty to disclose information which is material to patentability as defined in 37 CFR §1.56.

CLAIM FOR INTERNATIONAL PRIORITY

I hereby claim foreign priority benefits under 35 USC §119 of any foreign application for patent or inventor's certificate listed below (including any prior PCT International application designating at least one country other than the United States), and have also identified below any such foreign application for patent or inventor's certificate on the same subject matter having a filing date before that of any such application on which priority is claimed:

NONE

CLAIM FOR NATIONAL PRIORITY

hereby claim the benefit under 35 USC §120 of any United States application (or PCT International application designating the United States) listed below, and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior application in the manner provided by the first paragraph of 35 USC §112, I acknowledge the duty to disclose information which is material to patentability as defined in 37 CFR §1.56 which became available between the filing date of any such prior application and the national or PCT International filing date of this application:

<u>830,408</u> (Application Serial No)	<u>3 February 1992</u> (Filing Date)	<u>Issued</u> (Status: Patented, Pending, Abandoned)
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POWER OF ATTORNEY

I hereby appoint Billy A. Robbins (18,313), Robert Berliner (20,121), M. John Carson (25,090), John M. May (26,200), Norman E. Brunell (26,533), and Michael S. Elkind (28,710) to prosecute this application and to transact all business in the United States Patent and Trademark Office connected therewith, who are hereby authorized to accept and follow instructions from me regarding any action to be taken in the United States Patent and Trademark Office in connection with this application and any applications based hereon, without any further communication with myself.

SEND CORRESPONDENCE TO

ROBBINS, BERLINER & CARSON
201 North Figueroa Street, Fifth Floor
Los Angeles CA 90012

DIRECT TELEPHONE CALLS TO

John M. May (213) 977-1001

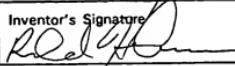
DECLARATION IN LIEU OF OATH

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under 18 USC §1001, and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

Full Name of First Joint Inventor Michael TOGHER	Inventor's Signature	Date
Residence and Post Office Address 333 Rector Place, Apt 10-K; New York City NY 10280; U.S.A.	Citizenship U.S.A.	
Full Name of Second Joint Inventor Michael F. DUNNE	Inventor's Signature <i>Michael F. Dunne</i>	Date 23 Feb 95
Residence and Post Office Address 603 Monroe Street; Boonton, NJ 07005; U.S.A.	Citizenship U.S.A.	

Declaration and Power of Attorney
For United States Patent Applications
Page 2

Client Ref No

Full Name of Third Joint Inventor Richard HARTHEIMER	Inventor's Signature 	Date 23 Feb '95
Residence and Post Office Address 29 Morain Road; Morris Plains NJ 07950; U.S.A.	Citizenship U.S.A.	

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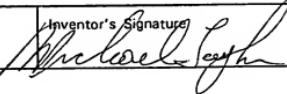
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Full Name of First Joint Inventor Michael TOGHER	Inventor's Signature 	Date 2/22/95
Residence and Post Office Address 333 Rector Place, Apt 10-K; New York City NY 10280; U.S.A.		Citizenship U.S.A.
Full Name of Second Joint Inventor Michael F. DUNNE	Inventor's Signature	Date
Residence and Post Office Address 603 Monroe Street; Boonton, NJ 07005; U.S.A.		Citizenship U.S.A.

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Richard HARTHEIMER		
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29 Morain Road; Morris Plains NJ 07950; U.S.A.	U.S.A.	